

In re:  
Jeffrey T. Esposito  
Helen J. Esposito  
Debtors

Case No. 19-10915-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 27, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Jeffrey T. Esposito, Helen J. Esposito, 1939 S. Hollywood Street, Philadelphia, PA 19145-2405  |
| 14273427 | Eagle One Fcu, Po Box 13160, Philadelphia, PA 19101  |
| 14478102 | #+ First Heritage Financial, LLC, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 14310572 | + First Heritage Financial, LLC c/o, Midwest Loan Service, 616 Shelden Avenue, Suite 300, P.O. Box, Houghton, MI 49931-1841                            |
| 14273436 | PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946   |
| 14381319 | + Philadelphia Letter Carriers FCU, 2512 S. Broad St., Phila., PA 19145-4658   |
| 14273440 | + Philetcar Cu, 900 Market St, Philadelphia, PA 19107-9202   |
| 14412541 | + Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021   |

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov      | Jun 27 2024 23:59:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 27 2024 23:58:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14273411 | Email/Text: ebnbankruptcy@ahm.honda.com | Jun 27 2024 23:58:00 | American Honda Finance, PO Box 168088, Irving, TX 75016  |
| 14273412 | Email/Text: ebnbankruptcy@ahm.honda.com | Jun 27 2024 23:58:00 | American Honda Finance Corporation, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016  |
| 14273420 | Email/Text: megan.harper@phila.gov      | Jun 27 2024 23:59:00 | City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102                                   |
| 14273421 | Email/Text: megan.harper@phila.gov      | Jun 27 2024 23:59:00 | City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  |
| 14273413 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 28 2024 00:07:53 | Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, PO Box 30258, Salt Lake City, UT 84130-0258  |
| 14273414 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 28 2024 00:07:57 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285   |
| 14303812 | + Email/PDF: ebn_ais@aisinfo.com        | Jun 28 2024 00:07:27 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14304765 | Email/PDF: bncnotices@becket-lee.com    |                      |  |

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| Case Number | Action   | Date/Time            | Description   |
|-------------|--|----------------------|---|
|             |  | Jun 28 2024 00:07:57 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 14273415    | + Email/Text: ecf@ccpclaw.com                        | Jun 27 2024 23:58:00 | Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518   |
| 14273417    | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Jun 28 2024 00:07:45 | Citibank North America, Citibank Corp/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034                                  |
| 14312475    | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Jun 28 2024 00:07:28 | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432  |
| 14273418    | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Jun 28 2024 00:07:56 | Citibank/Exxon Mobile, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034   |
| 14273419    | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Jun 28 2024 00:07:43 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034                                |
| 14273422    | + Email/Text: bankruptcy@philapark.org               | Jun 27 2024 23:59:00 | City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819  |
| 14273423    | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 27 2024 23:58:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  |
| 14273424    | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Jun 27 2024 23:58:00 | Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43218  |
| 14273425    | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 27 2024 23:58:00 | Comenity/ MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  |
| 14273426    | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 27 2024 23:58:00 | Comenitycapital/boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125   |
| 14273449    | Email/PDF: Citi.BNC.Correspondence@citi.com          | Jun 28 2024 00:22:13 | Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040  |
| 14273431    | Email/Text: sbse.cio.bnc.mail@irs.gov                | Jun 27 2024 23:58:00 | Dept. of the Treasury, I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346   |
| 14273428    | Email/Text: bankruptcycourts@equifax.com             | Jun 27 2024 23:58:00 | Equifax, P.O. Box 740241, Atlanta, GA 30374   |
| 14273429    | ^ MEBN   | Jun 27 2024 23:57:40 | Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558   |
| 14273430    | Email/Text: collecadminbankruptcy@fnni.com           | Jun 27 2024 23:58:00 | First National Bank, ATTn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197   |
| 14285261    | Email/Text: collecadminbankruptcy@fnni.com           | Jun 27 2024 23:58:00 | First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197  |
| 14310573    | + Email/Text: bankruptcy@midwestloanservices.com     | Jun 27 2024 23:58:00 | First Heritage Financial, LLC, c/o Midwest Loan Services, 616 Shelden Avenue, Suite 300, Post Office Box 144, Houghton, MI 49931-0144 |
| 14273433    | + Email/Text: PBNCNotifications@peritussservices.com | Jun 27 2024 23:58:00 | Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  |
| 14447157    | Email/PDF: resurgentbknofications@resurgent.com      | Jun 28 2024 00:07:45 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 14303184    | Email/PDF: MerrickBKNotifications@Resurgent.com      | Jun 28 2024 00:07:32 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 14273434    | + Email/PDF: MerrickBKNotifications@Resurgent.com    | Jun 28 2024 00:07:26 | Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001  |
| 14273435    | + Email/Text: bankruptcy@midwestloanservices.com     | Jun 27 2024 23:58:00 | Midwest Loan Services, P.o. Box 188, Houghton, MI 49931-0188  |
| 14310211    | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 28 2024 00:07:45 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541   |
| 14298996    | ^ MEBN   |                      |   |

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|          |   |                      |  |
|----------|---|----------------------|--|
|          |   | Jun 27 2024 23:57:47 | Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F           |
| 14273439 | + Email/Text: bankruptcy@philapark.org    | Jun 27 2024 23:59:00 | Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895                   |
| 14309428 | Email/Text: bnc-quantum@quantum3group.com | Jun 27 2024 23:58:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788                          |
| 14309427 | Email/Text: bnc-quantum@quantum3group.com | Jun 27 2024 23:58:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788                  |
| 14314175 | + Email/Text: bncmail@w-legal.com         | Jun 27 2024 23:58:00 | SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132              |
| 14273441 | + Email/PDF: ais.sync.ebn@aisinfo.com     | Jun 28 2024 00:07:55 | Synch/google, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  |
| 14412541 | ^ MEBN                                    | Jun 27 2024 23:58:24 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021                     |
| 14273997 | + Email/PDF: ebn_ais@aisinfo.com          | Jun 28 2024 00:07:31 | Synchrony Bank by AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901                        |
| 14273442 | + Email/PDF: ais.sync.ebn@aisinfo.com     | Jun 28 2024 00:07:28 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                     |
| 14273443 | + Email/PDF: ais.sync.ebn@aisinfo.com     | Jun 28 2024 00:07:31 | Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                          |
| 14273444 | + Email/PDF: ais.sync.ebn@aisinfo.com     | Jun 28 2024 00:22:13 | Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                  |
| 14273445 | + Email/PDF: ais.sync.ebn@aisinfo.com     | Jun 28 2024 00:07:55 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                             |
| 14273446 | + Email/PDF: ais.sync.ebn@aisinfo.com     | Jun 28 2024 00:07:48 | Synchrony Bank/QVC, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                             |
| 14314178 | + Email/Text: bncmail@w-legal.com         | Jun 27 2024 23:58:00 | TD BANK USA, N.A., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132           |
| 14273448 | Email/Text: DASPUBREC@transunion.com      | Jun 27 2024 23:58:00 | Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661                 |
| 14273447 | + Email/Text: bncmail@w-legal.com         | Jun 27 2024 23:58:00 | Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475 |

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 14273416 | *+            | Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518   |
| 14478770 | *+            | First Heritage Financial LLC, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702                  |
| 14273432 | *             | I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  |
| 14450153 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

| Name                           | Email Address  |
|--------------------------------|--|
| CHRISTOPHER A. DENARDO         | on behalf of Creditor First Heritage Financial LLC logsecf@logs.com  |
| MICHAEL A. CIBIK               | on behalf of Joint Debtor Helen J. Esposito help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| MICHAEL A. CIBIK               | on behalf of Debtor Jeffrey T. Esposito help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com     |
| MICHAEL JOHN CLARK             | on behalf of Creditor First Heritage Financial LLC mclark@squirelaw.com  |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com  |
| United States Trustee          | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|                     |   |                       |
|---------------------|---|-----------------------|
| IN RE:              | ) |                       |
| Jeffrey T. Esposito | ) | Case No. 19-10915-amc |
|                     | ) |                       |
| Helen J. Esposito   | ) | Chapter: 13           |
|                     | ) |                       |
| Debtor(s).          | ) |                       |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 27, 2024

For The Court

Timothy B. McGrath  
Clerk of Court